Attorney Docket No.: 020375-002910US

3/11/04

On ______November 14, 2003

TOWNSEND and TOWNSEND and ODEW LLD

y: Nicole M. Wortell

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GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

missioner for Patents

Alexandria, VA 22313-1450

O. Box 1450

Stephen Chin

Application No.: 10/045,313

Filed: October 24, 2001

For: INTERNET-BASED MONETARY

PAYMENT SYSTEM

11/20/2003 MGEBREM1 00000002 201430 10045313

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Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. Copies of the references are enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Examiner: Dass, Harish T.

Art Unit: 3628

SECOND SUPPLEMENTAL INFORMATION DISCLOSURE

STATEMENT UNDER 37 CFR §1.97 and

§1.98

Stephen Chin

Application No.: 10/045,313

Page 2

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Thomas D. Franklin Reg. No. 43,616

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, Eighth Floor San Francisco, California 94111-3834

Tel: 303-571-4000 Fax: 303-571-4321

TDF:nmb

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A TRANSPITTAL			Applica	ation Number	10/045,313			
4 11	SMITTAL		Filing Date		October 24, 2001			
· F	ORM		First N	amed Inventor	Chin, Stephen			
(to be used for all corr	respondence after i	nitial filing)	Art Un	it	3628			
			Exami	ner Name	Dass, Ha	rish T.		
Total Number of Pages Submission	Total Number of Pages in This Submission 5			ey Docket Number	020375-002910US			
		ENC	LOSURE	S (Check all that apply	()			
Fee Transmittal Fe	om	☐ Drawin	g(s)		After A	Allowance Communication to Group		
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Response to Miss				I				
Response to Missing Parts under 37 CFR 1.52 or 1.53						RECEIVED NOV 2 4 2003		
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Signature	~	}			<u>-</u>			
Date November 14, 2003								
CERTIFICATE OF TRANSMISSION/MAILING								
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.								
Typed or printed name Nicole M. Wartell					10			
Signature					Date	November 14, 2003		

E	Service Control of the Control of th			PTO/SB/17 (10-03)
	FEE TRANSMITTAL		Complete if Known	
1	ELL INANSIIII IAL	Application Number	10/045,313	
*	for FY 2004 Effective 10/01/2003. Patent fees are subject to annual revision.	Filing Date	October 24, 2001	RECEIVED
<u> </u>	Effective 10/01/2003. Patent fees are subject to annual revision.	First Named Inventor	Chin, Stephen	U is Casses to Brown it W Barrier Uncor
	Applicant claims small entity status. See 37 CFR 1.27	Examiner Name	Dass, Harish T.	NUV 2 4 2003
		Art Unit	3628	GROUP 3600
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	METHOD	OF PA	YMENT (check all that apply)					FEE C	ALCULATION (continued)	
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					1052	50	2052	25 -	Surcharge - late provisional filing fee or cover sheet.	• •
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	.thorizod	to: /o	heck all that apply)		1804	920*	1804	920* .	Requesting publication of SIR prior to	
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				1251	110	2251	55	Extension for reply within first month		
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		FEE	CALCULATION		1253	950	2253	475	Extension for reply within third month	
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		\$)			1401	330	2401	165	Notice of Appeal	
		85	Utility filing fee		1402	330	2402	165	Filing a brief in support of an appeal	
		70	Design filing fee		1403	290	2403	145	Request for oral hearing	
		65	Plant filing fee		1451	1.510	1451	1,510	Petition to institute a public use	
		85	Reissue filing fee						proceeding	
1005 160	005 8	0	Provisional filing fee		1452	110	2452	55	Petition to revive – unavoidable	
	su	втот	AL (1) (\$)		1453	1,330	2453	655	Petition to revive – unintentional	
			(1501	1,330	2501	655	Utility issue fee (or reissue)	
2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE					1502	480	2502	240	Design issue fee	- el
Fee from					1503	640	2503	320	Plant issue fee	
		Extr	a Claims below Fee P	aid	1460	130 50	1460	130	Petitions to the Commissioner	
Total Claims	-**	=			1807	50	1807	50	Petitions related to provisional applications	
Independent	╡	F		===	1806	180	1806	180	Submission of Information Disclosure	400
Claims	-**	=	N ⊨ I						Stmt	180
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Dependent			XF						per property (times number of properties)	
Large Entity	Small En	tity			1809	770	2809	385	Filing a submission after final rejection	
Fee Fee	Fee	Fee							(37 CFR § 1.129(a))	
Code (\$)	Code	(\$)	Fee Description		1810	770	2810	385	For each additional invention to be	
1202 18	2202	9	Claims in excess of 20		V				examined (37 CFR § 1.129(b))	
1201 86	2201	43	Independent claims in excess	of 3	1801	770	2801	385	Request for Continued Examination	
1203 290	2203	145	Multiple dependent claim, if n	•	1802	900	1802	900	(RCE) Request for expedited examination	
1204 86	2204	43	** Reissue independent claim	s	1002	500	1002	300	of a design application	
over onginal patent ** Paissue claims in excess of 20					Othor fo	•				
1205 18	2205	9	and over original patent	. 20	Other re	e (specify	,, 			
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			STOTAL (2) (\$)		Reduce	an by pas	ic riiing	ree Pai	U SUBTUIAL (S)	
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SUBMITTED BY			Complete (if applicable)			
Name (Print/Type)	Thomas D. Franklin	Registration No. (Attorney/Agent)	43,616	Telephone	303-571-4000	
Signature	-)		Date	November 14, 2003	